## As a below named inventor, I/We hereby declare that

⊠ori □na	n is of the following tiginal tional stage of PCT visional	type: design continuation	Supplemental	part				
My residence, post office address and citizenship are as stated below next to my name. I believe I am the riginal, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names re listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:								
METHOD FOR ON-LINE CLIENT SET-UP AND AUTHORIZATION OF AUTOMATIC ELECTRONIC FUNDS TRANSFERS								
he specification of which: is attached hereto. was filed on September 10, 2003 as Appln. No. 10/659,123 and was amended on								
COUNTRY	APPLICATIO	N	DATE OF FILING (day,month,year)	PRIORITY	CLAIMED			
				YES	NO			
I hereby claim the benefit pursuant to Title 35, United States Code, § 119(e) of the following United States provisional application(s):								
PRIOR U.S. PROVISIONAL APPLICATIONS CLAIMING								
APPL	THE 1 JICATION NO.	BENEFIT UNI	DER 35 USC 119(e)  DATE OF FI	LING (day,month,yee		1		
						]		
Additional pro		numbers are l	sted on a supplementa	l priority data sheet	PTO/SB/02	В		

COMBINED DECEARATION AND POWER OF ATTORNEY

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) or 365(c) of any PCT international application(s) designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

		TIONS OR PCT INTI THE U.S. FOR BEN			ONS
U.S.	APPLICATION	S		Status (check	one)
U.S. APPLICATION	s U.S	. FILING DATE	PATENTED	PENDING	ABANDONED
1.					
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PCT APPLICATION	ONS DESIGNAT	ING THE U.S.		Status (check	one)
PCT APPLICATION No.	PCT FILING DATE	U.S. SERIAL NOS. ASSIGNED (if any)	PATENTED	PENDING	ABANDONED
4.					
5.					
6.					

	DETAILS OF FOREIGN APPLICATIONS FROM WHICH PRIORITY CLAIMED UNDER 35 USC 119 FOR ABOVE LISTED U.S./PCT APPLICATIONS							
	ABOVE APPLN. No.	COUNTRY	APPLICATION NO.	DATE OF FILING (day, month, yr)	DATE OF ISSUE (day, month, yr)			
1.								
2.								
3.								
4.								
5.								
6.								

I hereby appoint Joseph H. Paquin, Jr. (Reg. No. 31,647), Margaret M. Duncan (Reg. No. 30,879), John G. Bisbikis (Reg. No. 37,095), Matthew E. Leno (Reg. No. 41,149), Stephen T. Scherrer (Reg. No. 45,080), Patrick D. Richards (Reg. No. 48,905) and Gilberto Hernandez (Reg. No. 46,483) members of the bar of the State of Illinois, and Joy Ann G. Serauskas (Reg. No. 27,952) of the firm McDermott, Will & Emery using the address 227 West Monroe Street, Chicago, Illinois 60606-5096 (Telephone 312/372-2000), my attorneys and/or agent, with full power of substitution and revocation, to prosecute this application, and to transact all business in the Patent and Trademark Office connected therewith. It is requested that all correspondence be directed to:

Gilberto Hernandez McDERMOTT, WILL & EMERY 227 West Monroe Street Chicago, Illinois 60606-5096

CHI99 4172142-1.037355.0187

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole r first	st inventor: Timothy Gerhard Barker
Inventor's Signature:	
Date:	
Residence:	2517 115th Avenue NW Coon Rapids, MN 55433 US
Post Office Address:	Same as above
Citizenship:	US
Full name of second inv	ventor: Heidi Anne Gaughan
Inventor's Signature:	12-16-03
Date:	12-16-03
Residence:	2640 Alabama Avenue S St. Louis Park, MN 55416 US
Post Office Address:	Same as above
Citizenship:	US
Full name of third inve	ntor: Sakira Maria Henry
Inventor's Signature:	
Date:	
Residence:	4106 Lions Gate Douglasville, GA 30135 US
Post Office Address:	Same as above
Citizenshin:	US

PATENT Docket No. 37355-187



COMBINED DECEARATION AND POWER OF ATTORNEY

A	As a below named inventor, I/We hereby declare that						
1		aration is of the following ⊠original ☐national stage of PCT	type: design	supplemental			
		divisional	Continuation	continuation-in-part			
original, fi	irst and	ence, post office address a sole inventor (if only one r f the subject matter which	name is listed belo	ow) or an original, first and	d joint inventor (if	plural names	
				T SET-UP AND AUTHO IC FUNDS TRANSFERS			
is v v v o  I the claims accordanc  I foreign ap designatin foreign ap	on and was amended under PCT Article 19 on (if any).  I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.  I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).  I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) or 365(b) of any coreign application(s) for patent or inventor's certificate or under 365(a) of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any coreign application(s) for patent or inventor's certificate or any PCT International application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that						
COU	UNTRY	APPLICATIO		ATE OF FILING (day,month,year)	PRIORITY (	CLAIMED	
		_			YES	NO	
I hereby claim the benefit pursuant to Title 35, United States Code, § 119(e) of the following United States provisional application(s):							
PRIOR U.S. PROVISIONAL APPLICATIONS CLAIMING THE BENEFIT UNDER 35 USC 119(e)							
	APPLICATION NO.			DATE OF FILIN	<b>G</b> (day,month,yea	ır)	
	Additiona ttached l	al provisional application nereto.	numbers are list	ed on a supplemental pri	iority data sheet	PTO/SB/02B	

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) or 365(c) of any PCT international application(s) designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

		TONS OR PCT INTI THE U.S. FOR BEN			ONS
U.S.	APPLICATION	S		Status (check of	one)
U.S. APPLICATIONS U.S		. FILING DATE	PATENTED PENDI		ABANDONED
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PCT APPLICATION	ONS DESIGNAT	ING THE U.S.	<del></del>	Status (check o	one)
PCT APPLICATION No.	PCT FILING DATE	U.S. SERIAL NOS. ASSIGNED (if any)	PATENTED	PENDING	ABANDONED
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6.					·-

	DETAILS OF FOREIGN APPLICATIONS FROM WHICH PRIORITY CLAIMED UNDER 35 USC 119 FOR ABOVE LISTED U.S./PCT APPLICATIONS							
	ABOVE APPLN. No.	Country	APPLICATION NO.	DATE OF FILING (day,month,yr)	DATE OF ISSUE (day, month, yr)			
1.								
2.								
3.	***							
4.			·					
5.								
6.								

I hereby appoint Joseph H. Paquin, Jr. (Reg. No. 31,647), Margaret M. Duncan (Reg. No. 30,879), John G. Bisbikis (Reg. No. 37,095), Matthew E. Leno (Reg. No. 41,149), Stephen T. Scherrer (Reg. No. 45,080), Patrick D. Richards (Reg. No. 48,905) and Gilberto Hernandez (Reg. No. 46,483) members of the bar of the State of Illinois, and Joy Ann G. Serauskas (Reg. No. 27,952) of the firm McDermott, Will & Emery using the address 227 West Monroe Street, Chicago, Illinois 60606-5096 (Telephone 312/372-2000), my attorneys and/or agent, with full power of substitution and revocation, to prosecute this application, and to transact all business in the Patent and Trademark Office connected therewith. It is requested that all correspondence be directed to:

Gilberto Hernandez McDERMOTT, WILL & EMERY 227 West Monroe Street Chicago, Illinois 60606-5096 I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or firs	t inventor: Timothy Gerhard Barker
Inventor's Signature:	Timothy Xerhard Bort
Date:	1/9/04
Residence:	2517 115th Avenue NW Coon Rapids, MN 55433 US
Post Office Address:	Same as above
Citizenship:	US
Full name of second inv  Inventor's Signature:	entor: Heidi Anne Gaughan
Date:	
Residence:	2640 Alabama Avenue S St. Louis Park, MN 55416 US
Post Office Address:	Same as above
Citizenship:	US
Full name of third inver	ntor: Sakira Maria Henry
Inventor's Signature:	
Date:	
Residence:	4106 Lions Gate Douglasville, GA 30135 US
Post Office Address:	Same as above
Citizenship:	US

PATENT Docket No. 37355-187

JAN 2 0 2004

## COMBINED DECICERATION AND POWER OF ATTORNEY

As a below named inventor, I/We hereby declare that

⊠or	on is of the following typ iginal tional stage of PCT	e: ] design	Supplemental				
		Continuation	Continuation-in-pa	art			
original, first and sole in	post office address and eventor (if only one name subject matter which is c	ne is listed belo	w) or an original, first	and joint inventor (i	f plural names		
Ī	METHOD FOR ON-L AUTOMATIC I		SET-UP AND AUTH C FUNDS TRANSFE		•		
		rnational Appl	ication No	filed	applicable).		
I hereby state the claims, as amended	that I have reviewed and by any amendment refer	l understand the red to above.	e contents of the above	identified specifica	tion, including		
I acknowledge accordance with Title 3	the duty to disclose in 7, Code of Federal Regu	nformation wh lations, §1.56(a	ich is material to the e	examination of this	application in		
oreign application(s) the designating at least one coreign application(s) for country other than the U	n foreign priority beneft for patent or inventor's country other than the User patent or inventor's ce Juited States of America which priority is claimed	certificate or United States of ertificate or any a filed by me o	under 365(a) of any America listed below a PCT International app	PCT international and have also identi- lication(s) designati	application(s) fied below any ng at least one		
COUNTRY	APPLICATION	I	ATE OF FILING (day,month,year)	PRIORITY	CLAIMED		
				YES	NO		
I hereby claim the benefit pursuant to Title 35, United States Code, § 119(e) of the following United States provisional application(s):							
			PLICATIONS CLAIR	MING			
APPI	ICATION NO.	NEFII UNDI	ER 35 USC 119(e)  DATE OF FIL	ING (day,month,ye	ear)		
Additional pro	visional application nu	mbers are list	ed on a supplemental	priority data sheet	PTO/SB/02B		

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PRIOR I	U.S. APPLICAT DESIGNATING	IONS OR PCT INTE	ERNATIONAL EFIT UNDER :	APPLICATIO 35 USC 120	NS
U.S.	APPLICATIONS	3		Status (check o	one)
U.S. APPLICATIONS U.S.		FILING DATE	PATENTED	PENDING	ABANDONED
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PCT APPLICATION	ONS DESIGNAT	ING THE U.S.		Status (check	one)
PCT APPLICATION No.	PCT FILING DATE	U.S. SERIAL NOS. ASSIGNED (if any)	PATENTED	PENDING	ABANDONED
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6.					

	DETAILS OF FOREIGN APPLICATIONS FROM WHICH PRIORITY CLAIMED UNDER 35 USC 119 FOR ABOVE LISTED U.S./PCT APPLICATIONS							
	ABOVE APPLN. No.	Country	APPLICATION NO.	DATE OF FILING (day, month, yr)	DATE OF ISSUE (day,month,yr)			
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2.								
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Gilberto Hernandez McDERMOTT, WILL & EMERY 227 West Monroe Street Chicago, Illinois 60606-5096

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Full name of sole or first inventor: Timothy Gerhard Barker Inventor's Signature: Date: 2517 115th Avenue NW Coon Rapids, MN 55433 Residence: Post Office Address: Same as above Citizenship: Full name of second inventor: Heidi Anne Gaughan Inventor's Signature: Date: Residence: 2640 Alabama Avenue S St. Louis Park, MN 55416 US Post Office Address: Same as above Citizenship: US Full name of third inventor: Sakira Maria Henry Sakiratteny Inventor's Signature: 01107104 Date: Residence: 4106 Lions Gate Douglasville, GA 30135 US Post Office Address: Same as above Citizenship: \_US